

Certificate Number: 01267-PAE-DE-031419144

Bankruptcy Case Number: 16-16415



01267-PAE-DE-031419144

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 2, 2018, at 9:26 o'clock PM CDT, Salvatore Gramaglia completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 3, 2018 By: /s/Cristina Gonzalez

Name: Cristina Gonzalez

Title: Counselor